SUBSTITUTION OF TRUSTEE

9/12/08 2:26:14 BK 2,945 PG 653 DESOTO COUNTY, MS W.E. DAVIS, CH CLERK

WHEREAS, on the 9th day of January, 2002, a Deed of Trust was executed by Charles T. Roberts, Sr. and Kelly W. Roberts to L. Scott Pickle as Trustee for Merchants & Farmers Bank, which Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 1582 at Page 522, and

WHEREAS, on the 12th day of February, 2007, a Modification of Deed of Trust was executed by Charles T. Roberts, Sr. and wife Kelly W. Roberts, to L. Scott Pickle as Trustee for Merchants & Farmers Bank, which Modification of Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2,666 Page 615, and

WHEREAS, on the 12th day of February, 2007, a Modification of Deed of Trust was executed by Charles T. Roberts and wife Kelly W. Roberts, to L. Scott Pickle as Trustee for Merchants & Farmers Bank, which Modification of Deed of Trust is recorded in the Office of the Chancery Clerk of DeSoto County, at Hernando, Mississippi, in Book 2,684 at Page 378, and rerecorded in Book 2,892 at Page 370, and

WHEREAS, under the terms of said Deed of Trust and Modifications of Deed of Trust Merchants & Farmers Bank is authorized to appoint a trustee in the place and stead of the original trustee named in said Deed of Trust or in place of any succeeding trustee.

NOW, THEREFORE, Merchants & Farmers Bank does hereby appoint and constitute Barry W. Bridgforth, Jr. as trustee in the place and stead of L. Scott Pickle, the original trustee named in said Deed of Trust. The said Barry W. Bridgforth, Jr. is hereby given all rights, powers, and privileges of the original trustee named in said Deed of Trust.

WITNESS my signature, this the day of September, 2008.

MERCHANTS & FARMERS BANK, A Mississippi Banking Corporation

J. D. MAY, Sr. Vice President

by h

STATE OF MISSISSIPPI COUNTY OF __madison

THIS DAY PERSONALLY appeared before me, the undersigned authority at law in and for the state and county aforesaid, the within named J. D. MAY, who acknowledged that he is the Sr. Vice President of Merchants & Farmers Bank, a Mississippi banking corporation, and that for and on behalf of the said corporation, and as its act and deed he executed the above and foregoing instrument, after first having been duly authorized by said corporation to do so.

Given under my hand and official seal this the 9th day of 5eptember, 2008.

Notary Public Notary Public

NOTARY NAME OF THE PROPERTY OF

Notary Public State of Mississippi At Large My Commission Expires March 10, 2010 BONDED THRU HEIDEN, BROOKS & GARLAND, INC.

PREPARED BY & RETURN TO: Barry W. Bridgforth, Jr. MSB #9797 P.O. Box 241 Southaven, MS 38671 (662) 393-4450